

Information to identify the case:

Debtor 1	William Steiert Chase			Social Security number or ITIN xxx-xx-3425
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)				EIN -----
	First Name	Middle Name	Last Name	Social Security number or ITIN -----
United States Bankruptcy Court Eastern District of Missouri			EIN -----	
			Date chapter 7 filed April 15, 2022	
Case number: 22-41115				

Official Form 309A (For Individuals or Joint Debtors)**Order and Notice of Chapter 7 Bankruptcy Case****01/19**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, from the debtors' property, or from certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See section number 9 for more information.)

To protect your rights, consult an attorney.

The staff of the Bankruptcy Clerk's Office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William Steiert Chase	
2. All other names used in the last 8 years		
3. Address	1906 Fairgrounds Rd St Charles, MO 63303	
4. Debtor's attorney Name and address	Jack Justin Adams Adams Law Office 1 Mid Rivers Mall Dr, Ste #200 St. Peters, MO 63376	Contact phone: <u>(636) 397-4744</u> Email: <u>contact@thinkadamslaw.com</u>
5. Bankruptcy trustee Name and address	David A. Sosne David A. Sosne, Trustee 903 S. Lindbergh Suite 200 St. Louis, MO 63131-2934	Contact phone: <u>314-991-4999</u> Email: <u>dastrustee@summerscomptonwells.com</u>

For more information, see page 2 >

Debtor William Steiert Chase

6. Bankruptcy Clerk's Office	<p>111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: https://ecf.moeb.uscourts.gov</p> <p>Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.</p>	
7. Meeting of creditors	May 10, 2022 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		Call 1-866-819-1785. Once prompted, enter 2289181. For more details see, www.moeb.uscourts.gov/341meetings
8. Presumption of abuse	<p>The presumption of abuse does not arise.</p>	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Important Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under §727(a)(8) or (9). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: July 11, 2022</p> <p>The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.</p>	
10. Proof of claim	<p>Deadline for holder(s) of a claim secured by a security interest in the principal residence (Rule 3002(c)(7)(A)):</p> <p>Filing Deadline: June 24, 2022</p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
11. Foreign Creditors	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadlines in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection by the deadline to object to exemptions.</p>	

For more information, see page 3 >

Debtor William Steiert Chase

13. Abandonment of Property	At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors.
14. Domestic Support Obligation – Child Support	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

So Ordered:


United States Bankruptcy Court Judge

Date: April 15, 2022

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at www.pacer.uscourts.gov. Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <https://www.moeb.uscourts.gov>.

Debtor information needed prior to the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Means Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee prior to the start of the meeting of creditors. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2) federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

For more information from the Office of the U.S. Trustee regarding verification of debtor identification and telephone guidelines, please visit the Bankruptcy Court's website at: <https://www.moeb.uscourts.gov/341meetings>

In re:

William Steiert Chase

Debtor

Case No. 22-41115-bss

Chapter 7

District/off: 0865-4

User: admin

Page 1 of 2

Date Rcvd: Apr 18, 2022

Form ID: 309ATele

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2022:

Recip ID	Recipient Name and Address
db	+ William Steiert Chase, 1906 Fairgrounds Rd, St Charles, MO 63303-4017
25196790	BJC Health Care, P.O. Box 653060, Dallas, TX 75265-3060
25196791	Byrum Healthcare, P.O. Box 277596, Atlanta, GA 30384-7586
25196796	+ Credit Ninja, 27 North Wacker Drive, Suit 404, Chicago, IL 60606-2800
25196786	Driver License Bureau, 301 W High Street, Room 470, Saint Louis, MO 63105
25196785	+ Equifax, 1550 Peachtree St NW, Atlanta, GA 30309-2468
25196783	+ Experian, 475 Anton Blvd., Costa Mesa, CA 92626-7037
25196799	+ Healogics, P.O. Box 645750, Cincinnati, OH 45264-5750
25196801	+ Little Lake Lending, 2770 Mission Rancheria Rd, Lakeport, CA 95453-9612
25196804	Mercy, P.O. Box 505557, St Louis, MO 63150-5557
25196806	+ Mobiloans, LLC, Po Box 1409, Marksville, LA 71351-1409
25196805	+ Mobiloans, LLC, Attn: Bankruptcy, P.O. Box 1409, Marksville, LA 71351-1409
25196787	+ Region 7 Coordinator, Office of Regional, U.S. Environmental Protection Agency, 901 N 5th Street, Kansas City, KS 66101-2798
25196809	++ TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001 address filed with court:, Tower Loan, Attn: Bankruptcy, P.O. Box 320001, Flowood, MS 39232
25196808	+ Tower Loan, 2370 Hwy 94 South Outer Road, St Charles, MO 63303-8301
25196784	TransUnion, PO Box 2000, Crum Lynne, PA 19022
25196813	+ Zenresolve LLC, 2770 Mission Rancheria Rd, #315, Lakeport, CA 95453-9612

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: contact@thinkadamslaw.com	Apr 18 2022 22:39:00	Jack Justin Adams, Adams Law Office, 1 Mid Rivers Mall Dr, Ste #200, St. Peters, MO 63376
tr	EDI: QDASOSNE.COM	Apr 19 2022 02:43:00	David A. Sosne, David A. Sosne, Trustee, 903 S. Lindbergh, Suite 200, St. Louis, MO 63131-2934
ust	+ Email/Text: ustpregion13.sl.ecf@usdoj.gov	Apr 18 2022 22:39:00	Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
25196788	+ EDI: ACECASHXPRESS.COM	Apr 19 2022 02:43:00	Ace Cash Express, 601 1st Capital Dr., St. Charles, MO 63301-2727
25196789	+ Email/Text: Support@adastrarecoveryservicesinc.com	Apr 18 2022 22:39:00	Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
25196792	+ EDI: CAPITALONE.COM	Apr 19 2022 02:43:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
25196793	+ EDI: CAPITALONE.COM	Apr 19 2022 02:43:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
25196795	+ EDI: CITICORP.COM	Apr 19 2022 02:43:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
25196798	+ EDI: AMINFOFP.COM	Apr 19 2022 02:43:00	First Premier Bank, Attn: Bankruptcy, P.O. Box 5524, Sioux Falls, SD 57117-5524

District/off: 0865-4

Date Rcvd: Apr 18, 2022

Form ID: 309ATele

Total Noticed: 39

25196779	EDI: IRS.COM	Apr 19 2022 02:43:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
25196797	Email/Text: Bankruptcy@joracredit.com	Apr 18 2022 22:39:21	Echo Credit, 7701 Las Colinas Ridge, Suite 650, Irving, TX 75063
25196794	EDI: JPMORGANCHASE	Apr 19 2022 02:43:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
25196800	+ Email/Text: mail@ldf-holdings.com	Apr 18 2022 22:39:00	Lendumo, P.O. Box 542, Lac du Flambeau, WI 54538-0542
25196802	+ Email/Text: mail@ldf-holdings.com	Apr 18 2022 22:39:00	Makwa Finance, P.O. Box 343, Lac du Flambeau, WI 54538-0343
25196803	+ Email/Text: bankruptcy@marinerfinance.com	Apr 18 2022 22:39:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
25196782	+ Email/Text: ecfnotices@dor.mo.gov	Apr 18 2022 22:39:00	Missouri Department of Revenue, Collection Enforcement, Taxation Division, P.O. Box 854, Jefferson City, MO 65105-0001
25196781	+ Email/Text: ustpregion13.sl.ecf@usdoj.gov	Apr 18 2022 22:39:00	Office of The United States Trustee, Thomas Eagleton U.S. Courthouse, 111 S. 10th Street, 6th Floor, Saint Louis, MO 63102-1125
25196807	Email/Text: banko@preferredcredit.com	Apr 18 2022 22:39:00	Preferred Credit, 628 Roosevelt Road, St Cloud, MN 56301
25196780	Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Apr 18 2022 22:39:00	US Attorney - Eastern District of MO, Thomas Eagleton U.S. Courthouse, 111 S. 10th Street, 20th Floor, Saint Louis, MO 63102
25196810	+ EDI: USBANKARS.COM	Apr 19 2022 02:43:00	US Bank/RMS, Attn: Bankruptcy, P.O. Box 5229, Cincinnati, OH 45201-5229
25196811	+ EDI: USAA.COM	Apr 19 2022 02:43:00	USAA, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
25196812	+ EDI: USAA.COM	Apr 19 2022 02:43:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2022

Signature: /s/Gustava Winters